

J1132 U.S. PTO

11-27-01

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PTO/SB/05 (11-00)

Approved for use through 10/31/2002. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No. 5776P001C
(maximum 12 characters)**First Named Inventor** Joe Lynam**Title:** A METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A NUMBER**Express Mail Label No.** EL546267817US11050 US PRO
09/92648
11/05/10**ADDRESS TO:** Assistant Commissioner for Patents
Box Patent Application
Washington, D. C. 20231**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

1. **Fee Transmittal Form (e.g., PTO/SB/17)**
(Submit an original, and a duplicate for fee processing)
2. **Applicant Claims Small Entity Status. (37 CFR 1.27)**
3. **Specification (Total Pages 26)**
(preferred arrangement set forth below)
 - Descriptive Title of the Invention
 - Cross Reference to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference sequence listing, a table, or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. **Drawings(s) (35 USC 113) (Total Sheets 8)**
5. **Oath or Declaration (Total Pages 6)**
 - a. Newly Executed (Original or Copy)
 - b. Copy from a Prior Application (37 CFR 1.63(d))
(for Continuation/Divisional with Box 18 completed)
 - i. **DELETIONS OF INVENTOR(S)** Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
 - c. Unsigned.
6. **Application Data Sheet. (37 CFR 1.76)**
7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
 - a. Computer Readable Form (CRF)
 - b. Specification Sequence Listing on
 - i. CD-ROM or CD-R (2 copies); or
 - ii. paper
 - c. Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. **Assignment Papers (cover sheet & documents(s))**
10. a. Separate 37 CFR 3.73(b) Statement (where there is an assignee)
- b. Power of Attorney
11. English Translation Document (if applicable)
12. a. Information Disclosure Statement (IDS)/PTO-1449
- b. Copies of IDS Citations
13. **Preliminary Amendment**
14. **Return Receipt Postcard (MPEP 503) (Should be specifically itemized)**
15. Certified Copy of Priority Document(s) (if foreign priority is claimed)
16. **Request and Certification under 35 U.S.C. 122(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.**
17. Other: Copy of postcard with express mail stamp

18A. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

Continuation Divisional Continuation-in-part (CIP)

Of Prior Application No.: 09/467,693 Examiner Unknown Group Art Unit 2876

(which is a continuation/ divisional/ CIP of prior application no. _____,
which is a continuation/ divisional/ CIP of prior application no. _____) (List entire chain of priority)

Applicant(s): Also include a Preliminary Amendment to amend the specification to claim priority.

For CONTINUATION AND DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

18B. Statement under 37 CFR 3.73(b) for continuing application:

The undersigned states that _____ (name of assignee) is the
assignee of the entire right, title, and interest in the accompanying patent application by virtue of an assignment
recorded in the Patent and Trademark Office at Reel. No. _____ Frame No. _____ (or a copy of
which is attached).

19. Correspondence Address

Customer Number or Bar Code Label _____
or _____ (Insert Customer No. or Attach Bar Code Label here)

Correspondence Address Below

NAME André L. Marais

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

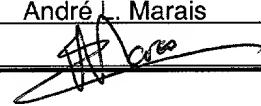
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Name (PRINT/TYPE): André L. Marais Registration No.: 48,095

Signature:  Date: 11/05/01

FEE TRANSMITTAL FOR FY 2002TOTAL AMOUNT OF PAYMENT (\$) 1256.00**Complete if Known:**

Application No. Unknown
 Filing Date Herewith
 First Named Inventor Joe Lynam
 Group Art Unit 2876
 Examiner Name Unknown
 Attorney Docket No. 5776P001C

METHOD OF PAYMENT (check one)

1. The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number 02-2666
 Deposit Account Name _____

- Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17

- Applicant claims small entity status. See 37 CFR 1.27

2. Payment Enclosed: Check

 Money Order
 Other

FEE CALCULATION**1. BASIC FILING FEE**

<u>Large Entity</u>	<u>Small Entity</u>	<u>Fee Description</u>	<u>Fee Paid</u>
Fee Code	Fee (\$)	Fee Code (\$)	
101	740	201	Utility application filing fee
106	330	206	Design application filing fee
107	510	207	Plant filing fee
108	740	208	Reissue filing fee
114	160	214	Provisional application filing fee
			<u>740.00</u>
			SUBTOTAL (1) \$ <u>740.00</u>

2. EXTRA CLAIM FEES

	<u>Extra Claims</u>	<u>Fee from below</u>	<u>Fee Paid</u>
Total Claims	<u>44</u>	<u>- 20** = 24</u>	<u>X 18.00 = 432.00</u>
Independent Claims	<u>4</u>	<u>- 3** = 1</u>	<u>X 84.00 = 84.00</u>
Multiple Dependent			<u>= 0.00</u>

**Or number previously paid, if greater; For Reissues, see below.

<u>Large Entity</u>	<u>Small Entity</u>	<u>Fee Description</u>
Fee Code	Fee (\$)	
103	18	Claims in excess of 20
102	84	Independent claims in excess of 3
104	280	Multiple dependent claim, if not paid
109	84	**Reissue independent claims over original patent
110	18	**Reissue claims in excess of 20 and over original patent
		SUBTOTAL (2) \$ <u>516.00</u>

FEE CALCULATION (continued)

3. ADDITIONAL FEES

<u>Large Entity</u>		<u>Small Entity</u>			
Fee Code	Fee (\$)	Fee Code	Fee (\$)	<u>Fee Description</u>	<u>Fee Paid</u>
105	130	205	65	Surcharge - late filing fee or oath	
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non-English specification	
147	2,520	147	2,520	For filing a request for ex parte reexamination	
099	8,800	099	8,800	Request for inter parties reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	400	216	200	Extension for reply within second month	
117	920	217	460	Extension for reply within third month	
118	1,440	218	720	Extension for reply within fourth month	
128	1,960	228	980	Extension for reply within fifth month	
119	320	219	160	Notice of Appeal	
120	320	220	160	Filing a brief in support of an appeal	
121	280	221	140	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive – unavoidable	
141	1,280	241	640	Petition to revive - unintentional	
142	1,280	242	640	Utility issue fee (or reissue)	
143	460	243	230	Design issue fee	
144	620	244	310	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Processing fee under 37 CFR 1.17(q)	
126	180	126	180	Submission of Information Disclosure Stmt	
581	40	581	40	Recording each patent assignment per property (times number of properties)	
146	740	246	370	For filing a submission after final rejection (see 37 CFR 1.129(a))	
148	110	248	55	Statutory Disclaimer	
149	740	249	370	For each additional invention to be examined (see 37 CFR 1.129(b))	
179	740	279	370	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	
195	300	195	300	Publication fee for early, voluntary, or normal pub.	
196	300	196	300	Publication fee for republication	
194	130	194	130	Request for voluntary publication or republication	
098	130	098	130	Processing fee under 37 CFR 1.17(l) (except provisionals)	
091	1,280	091	1,280	Acceptance of unintentionally delayed claim for priority	
Other fee (specify) _____					
Other fee (specify) _____					
SUBTOTAL (3) \$ 0.00					

*Reduced by Basic Filing Fee Paid

SUBMITTED BY:

Typed or Printed Name: André L. Marais
Signature:  Date: _____
Reg. Number: 48,095 Telephone Number: 408-947-8200

TODAY'S DATE: NOVEMBER 5, 2001

"Express Mail" mailing label number: EL546267817US
Date of Deposit: November 5, 2001

I hereby certify that I am causing this paper or fee to
be deposited with the United States Postal Service
"Express Mail Post Office to Addressee" service on
the date indicated above and that this paper or fee
has been addressed to the Assistant Commissioner
for Patents, Washington, D. C. 20231

Lucia Sanchez

(Typed or printed name of person mailing paper or fee)

11/5/01
(Signature of person mailing paper or fee)

11/5/01
(Date signed)

Filing/Issue Date: Herewith

Serial/Patent No.: ****
Client: eBillit, Inc.
Title: METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A NUMBER

BSTZ File No.: 5776P001C
Date Mailed: November 5, 2001

The following has been received in the U.S. Patent & Trademark Office on the date stamped hereon:

Amendment/Response (____ pgs.)
 Appeal Brief (____ pgs.) (in triplicate)
 Application - Utility (____ pgs., with cover and abstract)
 Application - Rule 1.53(b) Continuation (26 pgs.)
 Application - Rule 1.53(b) Divisional (____ pgs.)
 Application - Rule 1.53(b) CIP (____ pgs.)
 Application - Rule 1.53(d) CPA Transmittal (____ pgs.)
 Application - Design (____ pgs.)
 Application - PCT (____ pgs.)
 Application - Provisional (____ pgs.)
 Assignment and Cover Sheet
 Certificate of Mailing
 Declaration & POA (6 pgs.)
 Disclosure Docs & Orig & Cpy of Inventor Signed Letter (____ pgs.)
 Drawings: 8 # of sheets includes 8 figures
 Other: Copy of postcard with express mail stamp, copy of 20 cited references on PTO-1449

Atty/Secty Initials: ALM/GV/lS
Docket Due Date: _____

Express Mail No: EL546267817US Check No: 623
Month(s) Extension of Time
Information Disclosure Statement & PTO-1449 (4 pgs.) Check No: _____
 Issue Fee Transmittal
 Notice of Appeal
 Petition for Extension of Time
 Petition for _____
 Postcard
 Power of Attorney (____ pgs.)
 Preliminary Amendment (11 pgs.)
 Reply Brief (____ pgs.)
 Response to Notice of Missing Parts
 Small Entity Declaration for Indep. Inventor/Small Business
 Transmittal Letter, in duplicate 2 Pages
 Fee Transmittal, in duplicate 2 Pages